

B6D (Official Form 6D) (12/07)

In re **Jose C. Espinosa**

Case No. **12-13917**

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No.			<b>Automobile Loan</b>					
<b>American Honda Finance</b> <b>P.O. Box 7829</b> <b>Philadelphia, PA 19101-7829</b>			<b>2009 Honda Accord</b>					
			Value \$ <b>13,000.00</b>				<b>8,000.00</b>	<b>0.00</b>
Account No.			<b>Lien</b>					
<b>Bank of America Auto Finance</b> <b>Post Office Box 41368</b> <b>Jacksonville, FL 32203</b>			<b>1997 Crusier Cabin Boat</b>					
			Value \$ <b>25,000.00</b>				<b>24,551.24</b>	<b>0.00</b>
Account No.			<b>First Mortgage</b>					
<b>PNC Bank</b> <b>B6-YM07-01-9</b> <b>PO Box 3110</b> <b>Dayton, OH 45401-3110</b>	X		<b>500 North Union Ave</b> <b>Cranford, NJ 07016</b>					
			Value \$ <b>340,000.00</b>				<b>201,000.00</b>	<b>0.00</b>
Account No.			<b>First Mortgage</b>					
<b>PNC Bank</b> <b>B6-YM07-01-9</b> <b>PO Box 3110</b> <b>Dayton, OH 45401-3110</b>	X		<b>34 Reid Street</b> <b>Elizabeth, NJ</b>					
			Value \$ <b>62,500.00</b>				<b>109,000.00</b>	<b>46,500.00</b>
Subtotal							<b>342,551.24</b>	<b>46,500.00</b>
(Total of this page)								

1 continuation sheets attached

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In re Jose C. Espinosa

Case No. 12-13917

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B Y O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.							
Sovereign Bank P.O. Box 12646 Reading, PA 19612	X -	Second Mortgage  500 North Union Ave Cranford, NJ 07016					
		Value \$ 340,000.00				560,000.00	421,000.00
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Subtotal (Total of this page)						560,000.00	421,000.00
Total (Report on Summary of Schedules)						902,551.24	467,500.00

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court**  
**District of New Jersey**

In re Jose C. Espinosa

Debtor(s)

Case No. 12-13917

Chapter 7

**AMENDED DECLARATION CONCERNING DEBTOR'S SCHEDULE D**

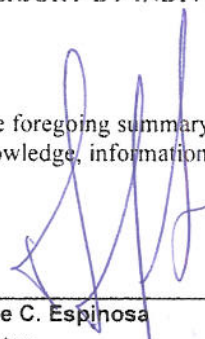
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 2 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date

6/15/12

Signature



Jose C. Espinosa  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.